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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	10/046,654
		Filing Date	October 26, 2001
		First Named Inventor	Neofytides, Cheryl L.
		Art Unit	3624
		Examiner Name	Akers, Geoffrey R.
Total Number of Pages in This Submission	4	Attorney Docket Number	020375-000220US

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard, copies of two (2) cited U.S. Patents
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

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GROUP 3600**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual	Townsend and Townsend and Crew LLP Thomas D. Franklin	
Signature		
Date	November 14, 2003	

CERTIFICATE OF TRANSMISSION/MAILING

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Signature		Date	November 14, 2003

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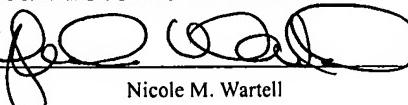
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Attorney Docket No.: 020375-000220US

On November 14, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: 

Nicole M. Wartell

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE **GROUP 3600**

In re application of:

Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH
STORED VALUE FUND

Examiner: Akers, Geoffrey R.

Art Unit: 3624

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

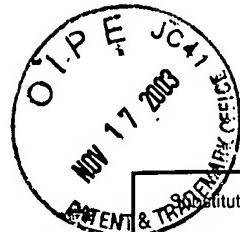
representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Thomas D. Franklin
Reg. No. 43,616

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Substitute for form 1449A/PTO				Complete if Known	
				Application Number	10/046,654
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3624
				Examiner Name	Akers, Geoffrey R.
Sheet	1	of	1	Attorney Docket Number	020375-000220US

U.S. PATENT DOCUMENTS*					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1	US-5,920,847	07-06-1999	Kolling et al.	
	A2	US-6,609,113 B1	08-19-2003	O'Leary et al.	
	A3	US-			

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	B2				<input type="checkbox"/>

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Examiner Signature	Date Considered
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